

Commercial Insurance Tips

Inland Marine

Inland Marine Insurance for Your Business

If you move goods or equipment from one location to another, or have an off-premises exposure, you need the special protection of Inland Marine coverage. Inland Marine can protect many types of property including property at your location, in transit, at a customer's location, or property of others in your care. We have numerous coverages designed to provide you with the specific protection your business needs.

The following is a list of only some of the coverages available:

- Accounts Receivable
- Boat Dealers and Marina Operators
- Builders Risk and Installation
- Camera and Musical Instrument Dealers
- Contractors Equipment and Tools
- Electronic Data Processing Equipment
- Equipment Dealers
- Exhibition
- Fine Arts
- Merchants Property
- Mobile Communication Equipment such as cellular phones, CBs, etc.
- Motor Truck Cargo Carriers
- Physicians and Surgeons Equipment
- Radio and TV Towers
- Salespersons Samples
- Signs
- Transportation
- Valuable Papers

Property Insurance

Property Insurance for Your Business

We offer a variety of excellent property coverages for your business' buildings, personal property, and income. All property policies include additional coverage at no charge that provides higher coverage limits than most standard policies, in addition to extra coverages normally not found. Some coverages even offer you the option to purchase higher limits.

The following list only highlights some of the coverages included:

- Newly Acquired Property and Business Personal Property
- Property Off-Premises
- Outdoor Property and Outdoor Signs attached to Buildings
- Lawn Coverage on which your property is located
- Arson Reward information leading to an arrest
- Extra Expenses incurred to keep your business running after an insured loss
- Water Back-up and Overflow from sewers, drains or sumps
- Money and Securities

Liability

General Liability Insurance for Your Business

You must protect your customers from potential injury. Your financial security can be put at risk if you are legally liable for damage to someone's property or if someone is injured as a result of your business operation. No matter how thoroughly you have been trained in your line of business, you are not fully protected unless you have liability insurance.

Liability coverages include:

- coverage for tenants' property damage liability
- Medical Payments
- Expanded Fire Damage - coverage is extended to apply not only as a result of fire, but also explosion, release of smoke from an unfriendly fire, or sprinkler leakage incidents
- coverage is provided for additional insureds when required by written contract
- Extended Property Damage - coverage is provided for bodily injury and property damage resulting from the use of reasonable force to protect persons or property
- additional insured status is extended to employees who provide professional health services when this exposure is incidental

Umbrella Liability Insurance for Your Business

Umbrella policies offer additional protection for catastrophes, unusual exposures, and additional liability limits beyond underlying insurance coverages.

- High limits - Affordable protection of \$1,000,000 or more for each occurrence in excess of the underlying insurance.
- Broad coverage - Protection goes beyond the scope of coverage provided by the underlying insurance.
- Legal costs in addition to limits - Legal defense costs are covered in addition to the umbrella limits of liability.
- Legal defense from the first dollar - If the underlying policy does not provide this protection, legal defense and settlement costs are covered from the first dollar.

Our umbrella policy is designed to meet clients' needs for a well-rounded business insurance program.